

Information to identify the case:

Debtor 1

Sarah L. Huntley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0440

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-12685-JNP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sarah L. Huntley

1/5/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sarah L. Huntley
Debtor

Case No. 19-12685-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 05, 2023

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Sarah L. Huntley, 32 Hyacinth Lane, Sicklerville, NJ 08081-2525 |
| cr | + SN Servicing Corporation as servicer for U.S. Ban, c/o Friedman Vartolo LLP, 1325 Franklin Ave Suite 160, Garden City, NY 11530-1631 |
| cr | + U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631 |
| 518018346 | Advantage Au, Rte 130 & Klemm Av, Gloucester City, NJ 08030 |
| 518018351 | CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105 |
| 518018362 | + Lee S. Dennison PC, Attorney for Millennium Surg. Center, 231 High Street, Mount Holly, NJ 08060-1450 |
| 518018364 | Millenium Sugical Center, 2900 Springdale Rd, Cherry Hill, NJ 08003 |
| 518018368 | + Safehome Security, Attn: Bankruptcy, 1125 Middle St, Middletown, CT 06457-1686 |
| 518402944 | + Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799 |
| 518402945 | + Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Wilmington Savings Fund Society, FSB c/o AMIP Management 90740-2799 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 05 2023 20:44:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jan 05 2023 20:44:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: IRS.COM | Jan 06 2023 01:39:00 | IRS, 51 Haddonfield Rd, Suite 300, Cherry Hill, NJ 08002-4805 |
| cr | ^ MEBN | Jan 05 2023 20:43:57 | SN Servicing Corporation as servicer for U.S. Ban, c/o Friedman Vartolo LLP, 1325 Franklin Ave Suite 160, Garden City, NY 11530-1631 |
| 518170909 | + EDI: CINGMIDLAND.COM | Jan 06 2023 01:39:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 518018345 | + Email/Text: julie@gotoafs.com | Jan 05 2023 20:44:00 | Accelerated Financial, 25 Woods Lake Rd Ste 507, Greenville, SC 29607-2767 |
| 518018347 | ^ MEBN | Jan 05 2023 20:43:39 | American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244 |
| 518018348 | + EDI: TSYS2 | Jan 06 2023 01:39:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 518018349 | + EDI: LCIBAYLN | Jan 06 2023 01:39:00 | Bayview Loan Servicing LLC, Customer Service Department, 4425 Ponce De Leon Blvd 6th FL, Coral Gables, FL 33146-1839 |
| 518188098 | + EDI: LCIBAYLN | Jan 06 2023 01:39:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839 |

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| 518018352 | + Email/Text: amanda@cascollects.com | Jan 05 2023 20:44:00 | CCS, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150 |
| 518018350 | + EDI: CAPITALONE.COM | Jan 06 2023 01:39:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518173047 | + EDI: AIS.COM | Jan 06 2023 01:39:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518018353 | + Email/Text: ngisupport@radiusgs.com | Jan 05 2023 20:44:00 | Central Credit Services LLC, 9550 Regency Square Blvd, Suite 500, Jacksonville, FL 32225-8169 |
| 518018354 | + EDI: WFNNB.COM | Jan 06 2023 01:39:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518018355 | + EDI: WFNNB.COM | Jan 06 2023 01:39:00 | Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518018356 | + EDI: CONVERGENT.COM | Jan 06 2023 01:39:00 | Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004 |
| 518018357 | + EDI: AMINFOFP.COM | Jan 06 2023 01:39:00 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 518077779 | EDI: JEFFERSONCAP.COM | Jan 06 2023 01:39:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 518018360 | EDI: JEFFERSONCAP.COM | Jan 06 2023 01:39:00 | Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302 |
| 518018361 | Email/Text: clientsupport@lead.bank | Jan 05 2023 20:43:00 | Lead Bank, 200 N 3rd St, Garden City, MO 64747 |
| 518579159 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 05 2023 20:55:04 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 518579158 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 05 2023 20:55:18 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 518018363 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 05 2023 20:44:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710 |
| 518142676 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 05 2023 20:44:00 | Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011 |
| 518018365 | ^ MEBN | Jan 05 2023 20:43:37 | Northstar Location Services LLC, 4285 Genesee Street, Buffalo, NY 14225-1943 |
| 518031081 | + EDI: AGFINANCE.COM | Jan 06 2023 01:39:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 518195319 | EDI: PRA.COM | Jan 06 2023 01:39:00 | Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541 |
| 518190349 | EDI: PRA.COM | Jan 06 2023 01:39:00 | Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541 |
| 518174551 | EDI: PRA.COM | Jan 06 2023 01:39:00 | Portfolio Recovery Associates, LLC, c/o Jetblue, POB 41067, Norfolk VA 23541 |
| 518184104 | EDI: PRA.COM | Jan 06 2023 01:39:00 | Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541 |
| 518018366 | + EDI: RECOVERYCORP.COM | Jan 06 2023 01:39:00 | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |
| 518069908 | + EDI: JEFFERSONCAP.COM | Jan 06 2023 01:39:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518180291 | EDI: Q3G.COM | Jan 06 2023 01:39:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |

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| 518018367 | + Email/Text: clientservices@remexinc.com | Jan 05 2023 20:43:00 | Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515 |
| 518018369 | + EDI: RMSC.COM | Jan 06 2023 01:39:00 | SYNCB/PayPal Smart Conn, Po Box 9650005, Orlando, FL 32896-0001 |
| 518157377 | + Email/Text: bncmail@w-legal.com | Jan 05 2023 20:44:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 518544128 | + EDI: RMSC.COM | Jan 06 2023 01:39:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 518020319 | + EDI: RMSC.COM | Jan 06 2023 01:39:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518018370 | + EDI: RMSC.COM | Jan 06 2023 01:39:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 519311467 | ^ MEBN | Jan 05 2023 20:43:14 | U.S. Bank Trust, N.A., as Trustee, of BKPL-EG Series N Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305 |
| 519311468 | ^ MEBN | Jan 05 2023 20:43:15 | U.S. Bank Trust, N.A., as Trustee, of BKPL-EG Series N Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, U.S. Bank Trust, N.A., as Trustee 95501-0305 |
| 518018371 | + Email/Text: ECMCBKNotices@ecmc.org | Jan 05 2023 20:44:00 | U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408 |
| 518366285 | Email/Text: EDBKNotices@ecmc.org | Jan 05 2023 20:43:00 | US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |
| 518166745 | + EDI: AIS.COM | Jan 06 2023 01:39:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518018372 | + Email/Text: chegyi@winslowtownship.com | Jan 05 2023 20:44:00 | Winslow Township, Winslow Township Tax Collector, 125 South Route 73, Hammonton, NJ 08037-9423 |

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519707365 | | U.S. Bank Trust National Association., as Trustee of BKPL-EG Basket Trust, c/o SN Servicing Corporation |
| 519707366 | | U.S. Bank Trust National Association., as Trustee of BKPL-EG Basket Trust, c/o SN Servicing Corporation, U.S. Bank Trust National Association., as Trustee of BKPL-EG Basket Trust, c/o SN Servicing Corporation |
| 518018359 | *+ | Internal Revenue Service, United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527 |
| 518018358 | * | Internal Revenue Service, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518812476 | *+ | Wilmington Savings Fund Society, FSB, c/o AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799 |

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

| Name | Email Address |
|---------------------------|---|
| Angela Catherine Pattison | on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D apattison@hillwallack.com, apattison@ecf.courtdrive.com |
| Elizabeth K. Holdren | on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jason Brett Schwartz | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com |
| Joseph J. Rogers | on behalf of Debtor Sarah L. Huntley jjresq@comcast.net jjrogers0507@gmail.com |
| Kevin Gordon McDonald | on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Lauren Moyer | on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 9